

**IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA (Reading)**

<b>IN RE:</b>	:	
<b>PAMELA J. HOLUBOWSKI</b>	:	<b>BK. No. 17-18275-ref</b>
<b>Debtor</b>	:	
	:	<b>Chapter No. 13</b>
<b>EMBRACE HOME LOANS, INC.</b>	:	
<b>Movant</b>	:	
<b>v.</b>	:	
<b>PAMELA J. HOLUBOWSKI</b>	:	
<b>JOHN S. HOLUBOWSKI (Non-filing Co-debtor)</b>	:	<b>11 U.S.C. §§ 362 and 1301</b>
<b>Respondents</b>	:	

**NOTICE OF MOTION, RESPONSE DEADLINE  
AND HEARING DATE**

**EMBRACE HOME LOANS, INC.** has filed a Motion for Relief from the Automatic Stay with the Court to permit **EMBRACE HOME LOANS, INC.** to Foreclose on **4004 CHARLES DRIVE, DANIELSVILLE, PA 18038**.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the Court to grant relief sought in the motion or if you want the Court to consider your views on the motion, then on or before MARCH 30, 2018 you or your attorney must do all of the following:

(a) file an answer explaining your position at:

Clerk's Office, U.S. Bankruptcy Court  
The Madison Building, Suite 300  
400 Washington Street  
Reading, PA 19601

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

(b) mail a copy to the Movant's attorney:

PHELAN HALLINAN DIAMOND & JONES, LLP  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the Court may enter an Order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable RICHARD E. FEHLING on APRIL 5, 2018 at 9:30 am, in Courtroom 1, United States Bankruptcy Court, The Madison Building, Suite 300, 400 Washington Street, Reading, PA 19601. Unless the Court orders otherwise, the hearing on this contested matter will be an evidentiary hearing at which witnesses may testify with respect to disputed material factual issues in the manner directed by Fed. R. Bankr. P 9014(d).

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorneys named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at (610) 208-5040 to find out whether the hearing has been cancelled because no one filed an answer.

March 16, 2018